



HM Courts &
Tribunals Service

HMCTS CMC
PO Box 12747
Harlow
CM20 9RA

0300 123 7050

Mrs. Mary Richards
Flat 3A
London
SW1H 9AJ

1 March 2021

Claim number: 019283746

Dear Mrs Mary Richards

We are contacting you because Jan Clark has made a money claim against you for £1500 including interest and the claim fee. The claim is enclosed with this letter.

A money claim is when someone says you owe them money and takes legal action against you to get it back.

What you need to do

Tell us whether you agree with the claim or not. This is called responding to the claim.

How to respond

1. Go to: <https://moneyclaims.demo.platform.hmcts.net/first-contact/start>
2. Enter the claim number: 12345678
3. Enter the security code: 87654321 (this code can only be used once)
4. Select Respond to a claim
5. Create an account or sign-in (if you already have an account)

If you already have an account

Sign-in using your account – do not create a new account.

Create an account

You will receive an email with a link. Select the link to verify your account.

When you respond to the claim you can:

- admit you owe all, or part, of the money claimed
- dispute the claim
- dispute the claim and make a counterclaim

Response deadline

If you need more time you can request an extra 14 days. You must respond or request more time by **4pm on 12 May 2021**.

Find out more about responding to a money claim: gov.uk/respond-to-court-claim-for-money

Mediation to resolve the dispute

Many people try reaching an agreement through mediation – this can resolve the dispute quickly and avoids the stress of going to court.

A trained, neutral mediator from HM Courts and Tribunal Service will help you to explore options, negotiate and agree a settlement. This service is free.

Both parties must agree to mediation. The mediator speaks to each party separately by phone.

If you do not respond to this claim by 4pm on 12 May 2021

You lose the chance to use mediation to agree a settlement. The claim continues and you may get a County Court Judgment (CCJ) against you. This could cause problems getting things like a mobile phone contract, credit card or mortgage.

Find out more about County Court Judgments: gov.uk/county-court-judgments-ccj-for-debt

What happens after you respond

You can check the progress of this claim by logging in to your money claims account. You'll be notified by email when there is an update to the claim.

Help and support for money claims

Contact HM Courts and Tribunals Service Centre. They cannot give legal advice.

Email: contactocmc@justice.gov.uk

Phone: 0300 123 7050

Help with managing debt

If you're struggling with payments or in debt, these organisations offer free and independent debt advice.

Citizens Advice

Free advice on how to deal with your debt problems and how to get your finances back into shape.

citizensadvice.org.uk/debt-and-money

Advice line (England): 03444 111 444

Advice line (Wales): 03444 77 20 20

Textphone: 18001 03444 111 445

National Debtline

Get free and independent advice on dealing with debt over the phone and online.

nationaldebtline.org

or if you live in England, Wales or Scotland

call 0808 808 4000

StepChange

Get free and impartial debt advice including how to deal with reduced income, debt and mental health, and ongoing support while you deal with your debt.

stepchange.org

call 0800 138 1111